

Operation of the eStatement Program

The eStatement Main Menu

38
✓

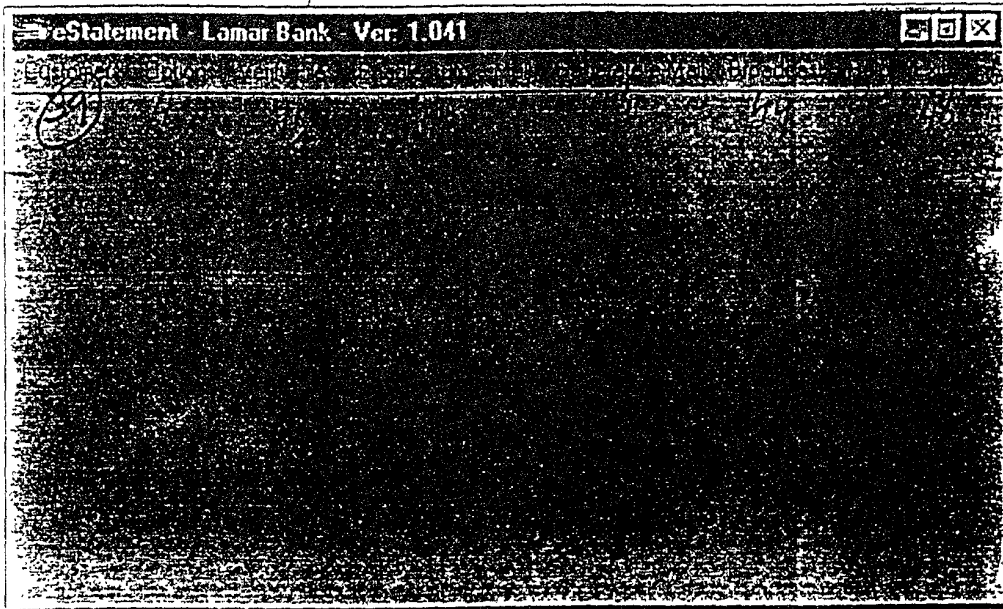


Fig. 2

Main Menu Selection - Customers

47 49 50 51 52 53 54 55

ID	Customer Name	E-Mail Address	Chrg	Cont	Susp	No Ad	Rates	Date Added
52	Allen, Jeff and Linda	memawbear4@aol.com	-1	-1	0	0	0	05/25/200
30	Hatcher, Michelle	mhatcher@lamarbanktexas.com	-1	-1	0	0	0	09/08/199
37	Houseman, John	jhouseman@lamarbanktexas.com	0	-1	0	0	0	09/10/199
46	LTD, Timco 1	smiller@timcoltd.com	-1	-1	0	-1	-1	03/01/200
45	Miller, Bob	bobmiller6@aol.com	-1	-1	0	-1	0	01/31/200
33	Monger, Gene C	gemong1@aol.com	0	-1	0	0	0	09/10/199
43	Ott, Linda	lott@lamarbanktexas.com	-1	-1	0	0	0	09/21/199
36	Pace, Wilma	wpace@lamarbanktexas.com	-1	-1	0	0	0	09/10/199
34	Peacock, J. Hoke	jhp@obt.com	0	-1	0	0	0	09/10/199
35	Reed, Ron D.	rreed@lamarbanktexas.com	-1	-1	0	0	0	09/10/199
47	Riley, Jason	jriley@lamarbanktexas.com	0	-1	0	-1	-1	03/08/200
42	Riley, Josie L	josielriley@yahoo.com	-1	-1	0	0	0	09/20/199
10	Riley, Travis C.	triley@lamarbanktexas.com	-1	-1	0	0	0	08/29/199
50	Tortonce, Joe V, Jr. Mr	sheltor@earthlink.net	0	-1	0	0	0	04/20/200
51	VanMeter, Gene A Mr	bvanm550@aol.com	0	-1	0	0	0	05/24/200

Add/Edit Close

56 57

FIG. 3

eStatement Customer Setup

47	Customer ID		48A
48	Address Name	Travis C. Riley	49A
49	Email Address	triley@lamarbanktexas.com	
50	Phone	<input checked="" type="checkbox"/>	
51	Opt In	<input checked="" type="checkbox"/>	
52	Get paper statement	<input type="checkbox"/>	
53	Do not send me	<input type="checkbox"/>	
54	Send me	<input type="checkbox"/>	
63	Sort Name	Riley, Travis C.	

65 Add 66 Edit 67 Delete 68 Account 69 Close

FIG. 4

FIG. 5

eStatement Account Setup

Customer: [Field] 10/20/2000

70 Account Number: 20368654

72 Reference Number: 72294220

74 Account Name: Travis C. Riley

76 Account Type: Savings

78 Reporting Type: ☒ Report on Monday ☒

79 Reporting Frequency: ☒ Reporting Frequency: ☒

80 Reporting Interval: ☒ Reporting Interval: ☒

81 Direct Statement: ☒ Report on Monday: ☒

82 Extended: ☒ Report on Monday: ☒

83 Extended: ☒ Report on Monday: ☒

84 Extended: ☒ Report on Monday: ☒

91 Report Interval: 0

92 Add 93 Cancel 94 Upgrade 95 Back 96 Next 97 Print

FIG. 5

Main Menu Selection - Options

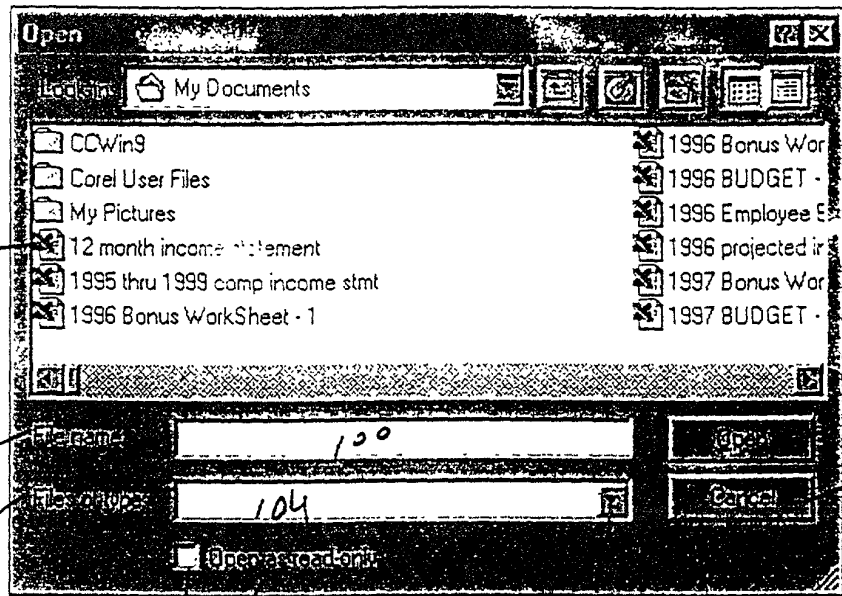


FIG. 6

Sub-Menu Option - Change System Information

108 — System Name: eStatement

110 — Bank Name: Lamar Bank

111 — Statement Period: 6 (2008)

116 — Statement Period: C:\statement\earlybird.gif

Buttons: OK, Cancel, Print

Fields

Fig. 7

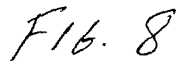
[illegible]

Fig. 8

Sub-Menu Option - Generate Selected e-Mail

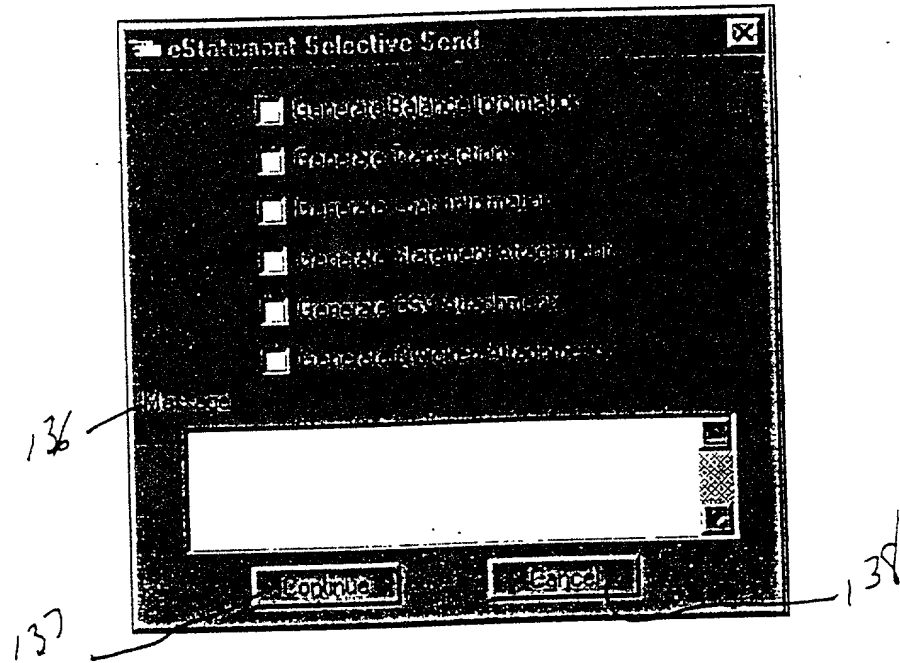


FIG. 9

Sub-Menu Option - Edit Tran Codes

A screenshot of a software window titled "eStatement Tran Codes". The window contains the following elements:

- Transaction Code:** A text field containing the value "102".
- Description:** A text field containing the value "New account opening deposit".
- Debit:** A checkbox that is currently unchecked.
- Buttons:** A row of five buttons labeled "Add", "Delete", "Refresh", "Update", and "Close".
- Footer:** A status bar area containing the text "Trancode: 1" and navigation icons.

Handwritten annotations with leader lines point to various parts of the window:

- "139" points to the "Transaction Code" field.
- "140" points to the "Description" field.
- "141" points to the "Debit" checkbox.
- "144" points to the "Add" button.
- "145" points to the "Delete" button.
- "146" points to the "Refresh" button.
- "147" points to the "Update" button.
- "148" points to the "Close" button.
- "149" points to the "Trancode: 1" text in the footer.
- "150" points to the left navigation icons in the footer.
- "151" points to the right navigation icons in the footer.

FIG. 10

Main Menu Selection - Enable Auto e-Mail and Disable Auto e-Mail

150 152 154 156 158

Start/End Date	10/30/2000 1:48:13 PM	151
Next Start Date	10/31/2000 6:00:00 AM	153
Current Status	Waiting	155
Missed Calls	0	157
Current Time	02:36:19 PM	159

Fig. 11

FIG. 11

Main Menu Selection - Broadcast

eStatement E-Mail Broadcast

Send to: ☒

Subject:

Monthly charges have been increased by 4% effective next month, December, 2000.

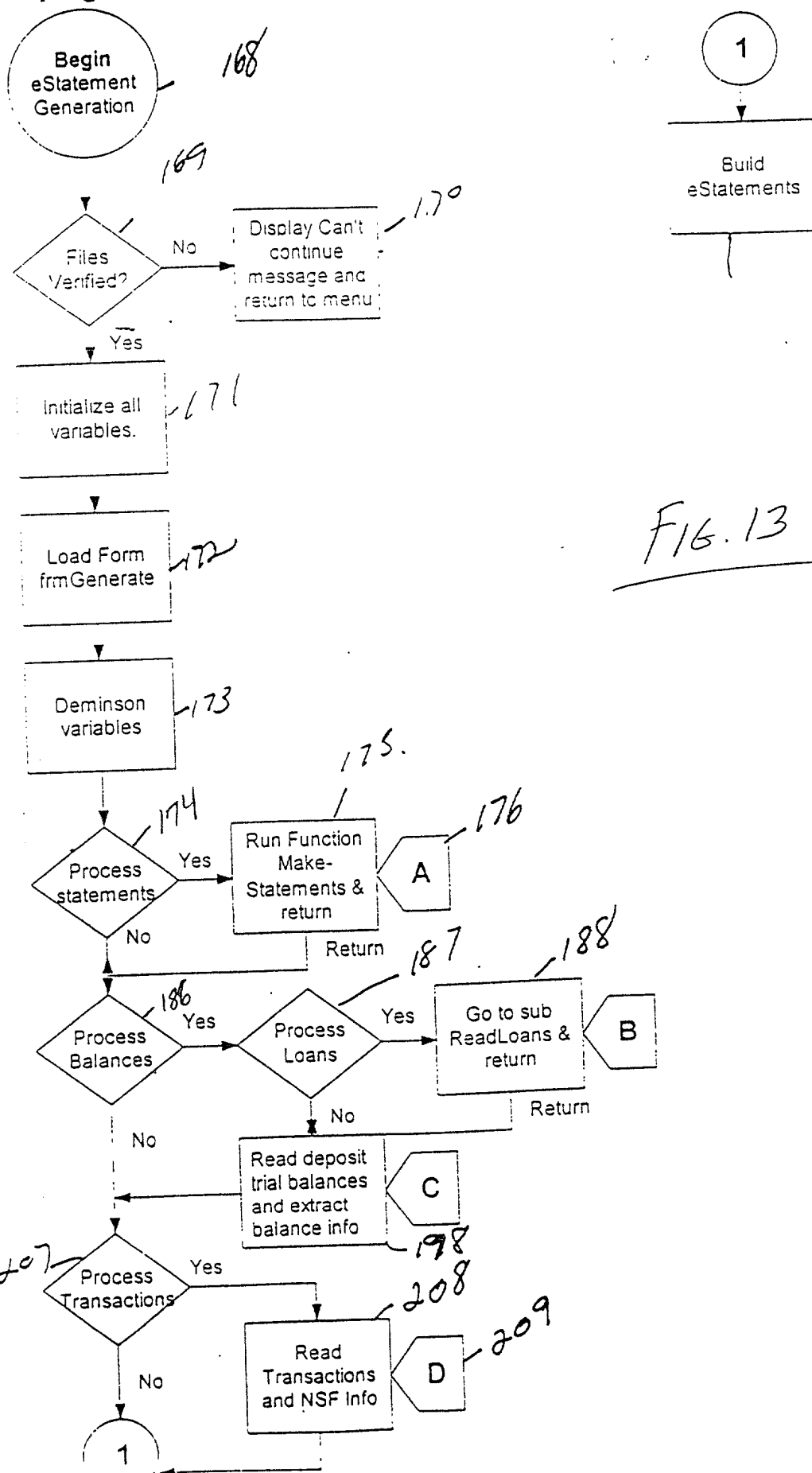
165

166 *167*

FIG. 12

FIG. 12

Begin



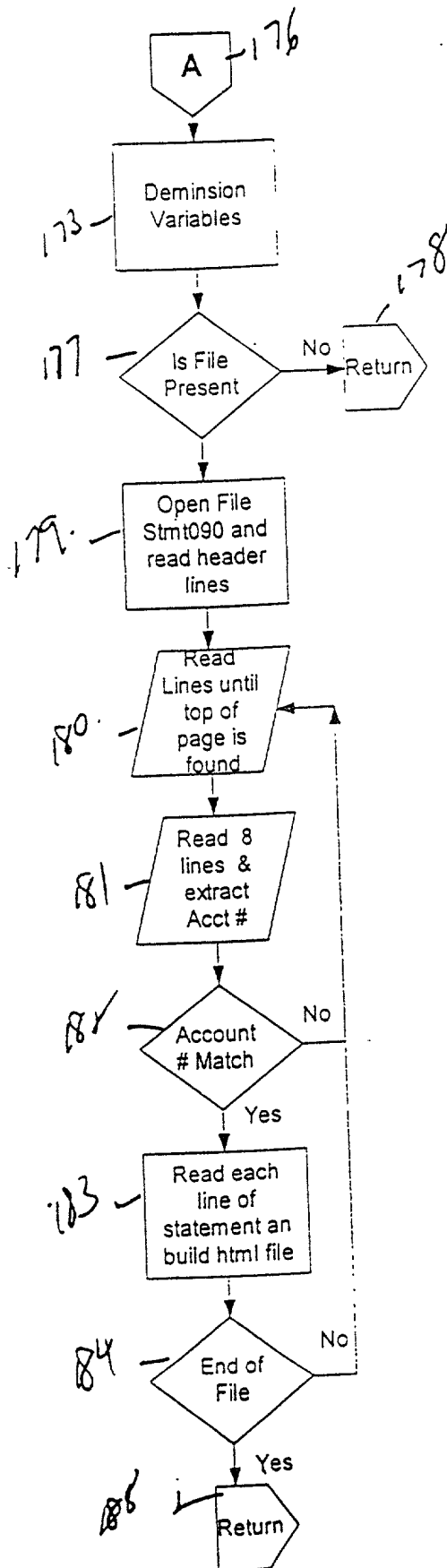
1

Build eStatements

FIG. 13

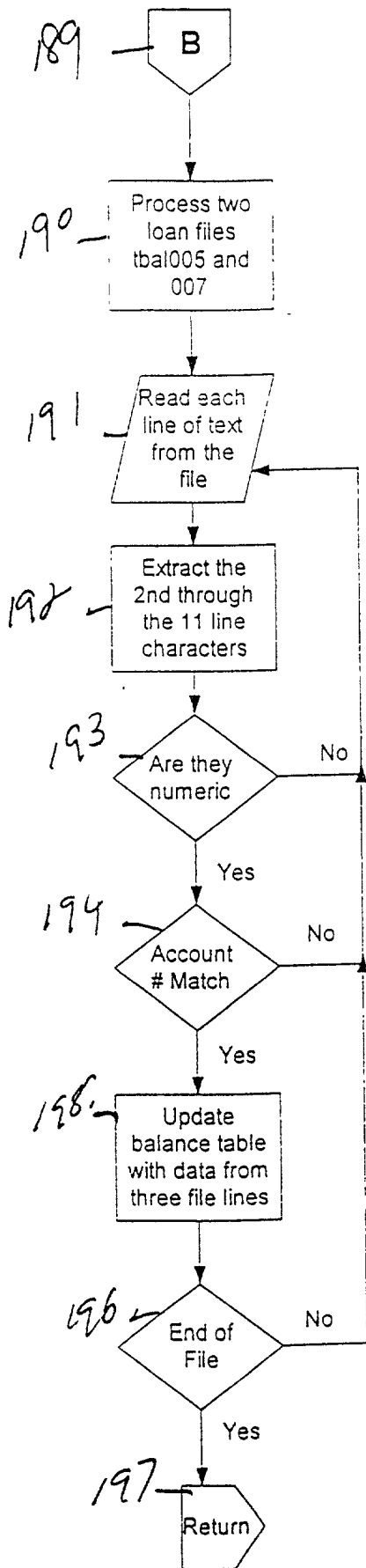
Sub MakeStatements (A)

FIG. 14



Sub ReadLoans (B)

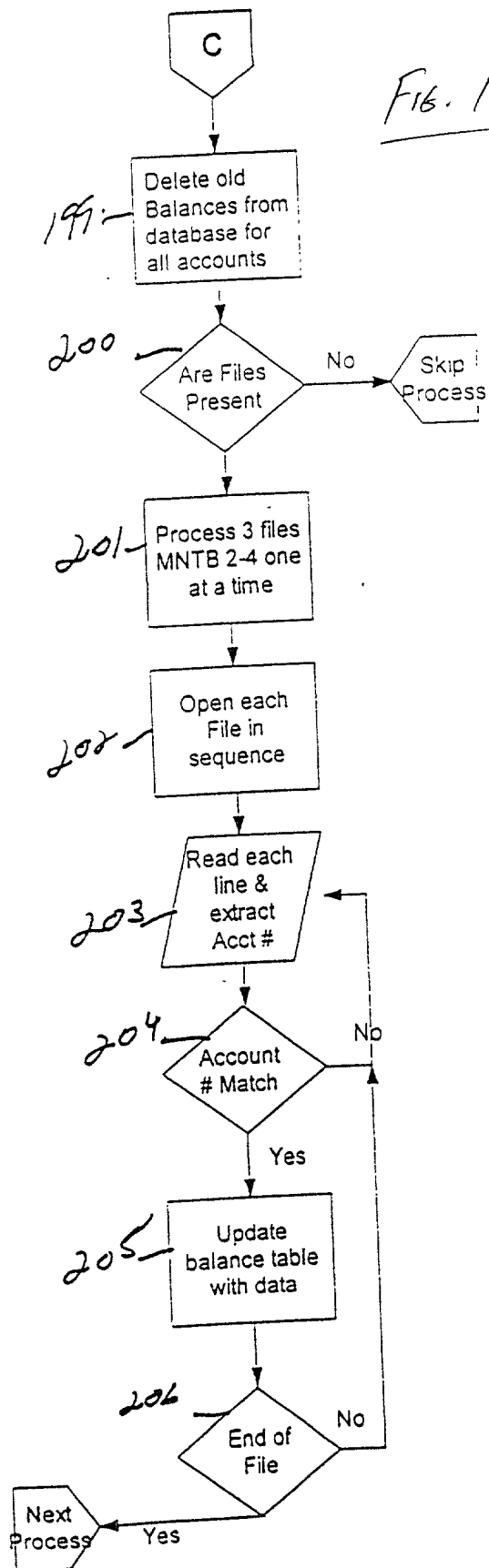
Fig. 15



2025 RELEASE UNDER E.O. 14176

Read Deposit TBs (C)

Fig. 16



Read Transactions and NSF Info (D)

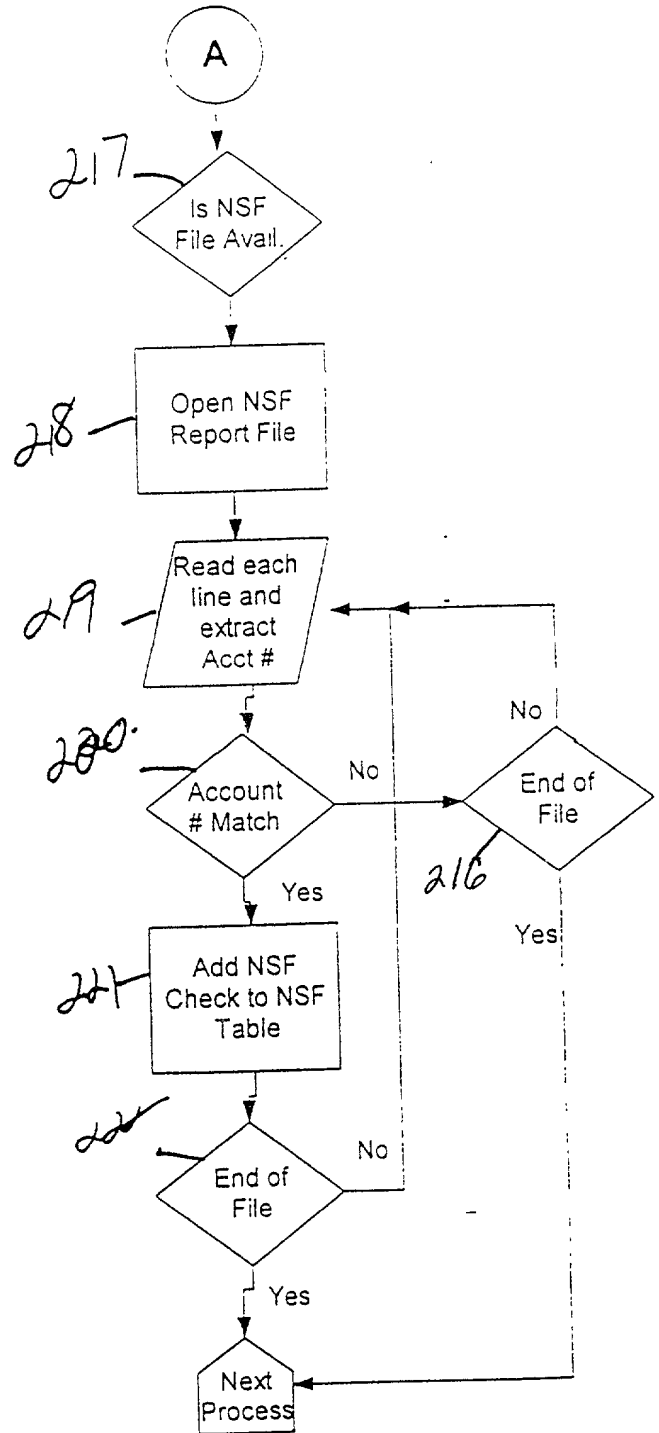
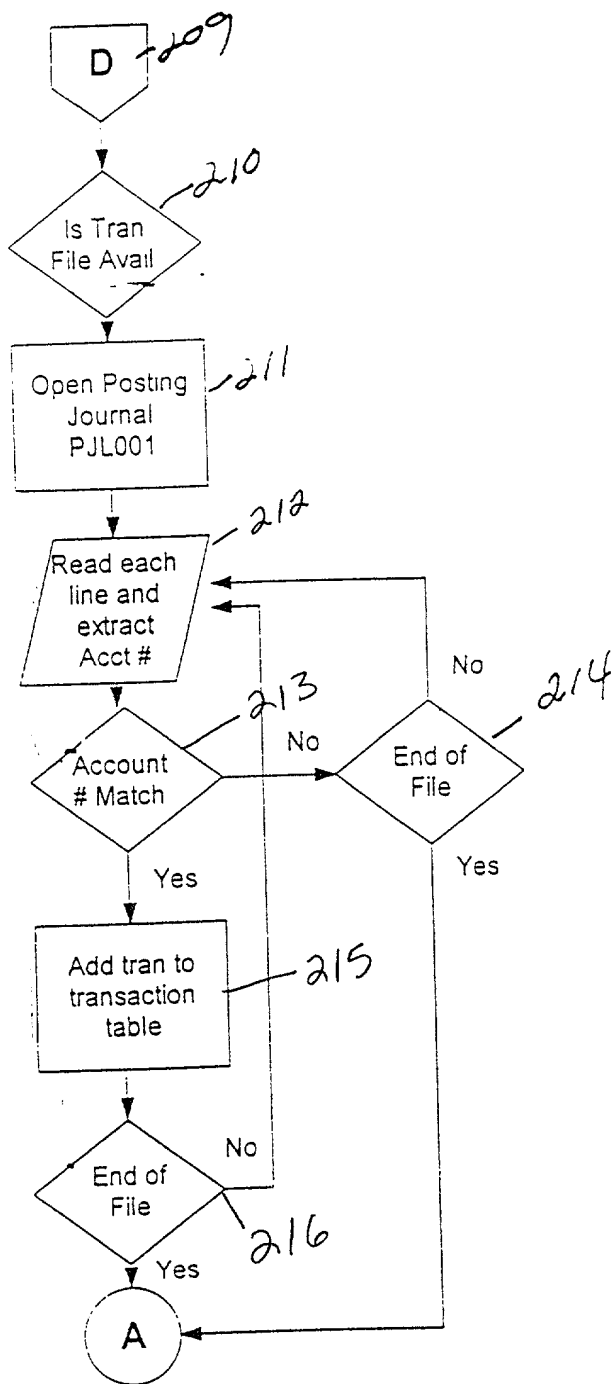


Fig. 17



eStatement from Lamar Bank

Member FDIC

NOTE: For your convenience only! This statement does not represent official bank records. Your statement will be mailed to you. Refer to your mailed copy for important disclosures concerning your account.

Name, address and a portion of account number were omitted for your security.

CUSTOMER NO. XXXX294200
FROM 04/07/00 THRU 05/04/00

SUMMARY OF YOUR ACCOUNTS

ACCOUNT NUMBER	PREVIOUS BALANCE	ACCOUNT ACTIVITY	ENDING BALANCE
CKG-06		43 DEBITS 4,044.81	
XXXX2942-310	31 389.65	5 CREDITS 316 4,405.91	320 750.75
SAV-20-309		0 DEBITS 317 .00	
XXXX8654-311	313 6.93	0 CREDITS 318 .00	321 6.93

ACCOUNT ACTIVITY SUMMARY
ACCOUNT NO. XXXX2942-323
PREVIOUS BALANCE AS OF 04/06/00 389.65 325.
TOTAL OF 327-5 DEPOSITS AND OTHER CREDITS 4,405.91 328.
TOTAL OF 330-43 DEBITS AND WITHDRAWALS 4,044.81 331.
ENDING BALANCE AS OF 05/04/00-331 750.75 332.

ACCOUNT DISCLOSURE
AVERAGE DAILY BALANCE 844.71-336
NUMBER OF DAYS THIS STATEMENT 28 328

ACCOUNT TRANSACTIONS DETAIL-
DEPOSITS AND OTHER CREDITS
DATE NUMBER DESCRIPTION AMOUNT
04/12 333 DEPOSIT 330 50.00
04/14 334 DIRECT DEPOSIT 1,845.71
04/18 334 DEPOSIT 300.00
04/27 DIRECT DEPOSIT 1,845.71
05/02 DEPOSIT 337 334.49

CHECKS
DATE NUMBER AMOUNT DATE NUMBER AMOUNT
04/13 335 50.00 04/07 1082 19.94
04/24 335 75.00 04/07 1084 35.00
04/28 50.00 04/10 1085 26.32
05/01 20.00 04/20 1086 24.75
05/02 20.00 04/19 1087 30.00
04 237 250.00 04/19 1088 20.29
05 02 238 250.00 04/19 1089 20.00

Page 1

Name, address and a portion of account number were omitted for your security.

CUSTOMER NO. XXXX294200
FROM 04/07/00 THRU 05/04/00

PAGE 2

CKG-06

ACCOUNT NO. xxxx2942
 -ACCOUNT TRANSACTIONS DETAIL-
 -----CHECKS-----

FIG. 18B

DATE	NUMBER	AMOUNT	DATE	NUMBER	AMOUNT
04/25	1090	50.00	05/04	1095*	25.00
05/04	1092*	16.51	04/25	2798*	350.00
05/02	1093	27.05	05/04	3014*	850.00

-----OTHER ITEMS-CHARGES-----

DATE	NUMBER	DESCRIPTION	AMOUNT
04/07	278002	DEBIT CARD DEBIT BOOKS-A-MIL 00101725BEAUMONT TX US	31.04
04/07	242694	DEBIT CARD DEBIT MARKET BASKET #21 BEAUMONT TX US	12.96
04/10	289808	DEBIT CARD DEBIT MIDWEST SUPPLIES 54334201 612-925-9854 MN US	33.05
04/10		ACH-DR ELECTRONIC TRANSFER S'WESTERN BEL ONLINE PMT	35.62
04/10		ACH-DR ELECTRONIC TRANSFER S'WESTERN BEL ONLINE PMT	29.87
04/12		ACH-DR ELECTRONIC TRANSFER DIRECTV ONLINE PMT	69.08
04/12		ACH-DR ELECTRONIC TRANSFER CITY OF BEAUMONT CITY SVCS	38.41
04/13	212531	DEBIT CARD DEBIT HANDLEBAR & GRILL WESTBEAUMONT TX US	23.25
04/13		ACH-DR ELECTRONIC TRANSFER TEXACO OIL ONLINE PMT	43.53
04/17	289808	DEBIT CARD DEBIT MIDWEST SUPPLIES 54334201 612-925-9854 MN US	19.05

Page 3

* Name, address and a * 10 CUSTOMER NO. PAGE
 * portion of account * xxxx294200 3
 * number were omitted * FROM 04/07/00 THRU 05/04/00
 * for your security. *

CKG-06

ACCOUNT NO. xxxx2942
 -ACCOUNT TRANSACTIONS DETAIL-
 -----OTHER ITEMS-CHARGES-----

DATE	NUMBER	DESCRIPTION	AMOUNT
04/17		ACH-DR ELECTRONIC TRANSFER GCM PREAUTH DB	1,175.00
04/17		ACH-DR ELECTRONIC TRANSFER MOBIL OIL ONLINE PMT	29.30
04/13	202694	DEBIT CARD DEBIT MARKET BASKET #43 BEAUMONT TX US	10.01
04/20	260872	DEBIT CARD DEBIT PICCADILLY CAFETERIA BEAUMONT TX US	11.87
04/24	212694	DEBIT CARD DEBIT	18.83

04/25/00 09:53:20

F16 18C

		MARKET BASKET #21	BEAUMONT	TX US	
04/26	242694	DEBIT CARD DEBIT			
		MARKET BASKET #21	BEAUMONT	TX US	
05/01	252694	DEBIT CARD DEBIT		001	16.15
		MARKET BASKET #43	BEAUMONT	TX US	
05/03	200002	DEBIT CARD DEBIT		76318500	19.95
		CGI*VALUE WEB		800-522-1093 FL US	
05/04		ACH-DR ELECTRONIC TRANSFER			104.76
		ENTERGY-GS	ONLINE PMT		
05/04		ACH-DR ELECTRONIC TRANSFER			33.14
		S'WESTERN BEL	ONLINE PMT		
05/04		ACH-DR ELECTRONIC TRANSFER			23.33
		JC PENNEY REG	ONLINE PMT		
05/04		ACH-DR ELECTRONIC TRANSFER			19.14
		INTERMEDIA COMMU	ONLINE PMT		

* Name, address and a * 10 CUSTOMER NO. PAGE
* portion of account * xxxx294200 4
* number were omitted * FROM 04/07/00 THRU 05/04/00
* for your security. *

CKG-06 ACCOUNT NO. xxxx2942
+ACCOUNT TRANSACTIONS DETAIL-

-----OTHER ITEMS-CHARGES-----
DATE NUMBER DESCRIPTION AMOUNT
05/04 ACH-DR ELECTRONIC TRANSFER 9.17
MOBIL OIL ONLINE PMT

353 354 357

DAILY BALANCE					
DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
04/07	270.71	04/10	145.85	04/12	118.36
04/13	1.56	04/14	1,847.27	04/17	373.92
04/18	663.91	04/19	593.62	04/20	557.00
04/24	463.17	04/25	63.17	04/26	53.30
04/27	1,901.01	04/28	1,851.01	05/01	1,814.86
05/02	1,852.30	05/03	1,832.35	05/04	750.75

*****353 354 ACCOUNT ACTIVITY SUMMARY*****
SAV-20 ACCOUNT NO. xxxx9654
355 - PREVIOUS BALANCE AS OF 04/06/00 6.93 356
357 - TOTAL OF 0 DEPOSITS AND OTHER CREDITS .00
357 - TOTAL OF 0 DEBITS AND WITHDRAWALS .00
358 - ENDING BALANCE AS OF 05/04/00 -359-360 6.93
358 INT EARNED Y-T-D THRU LAST PAYMENT .07

----- ACCOUNT DISCLOSURE -----
362 - AVERAGE DAILY BALANCE 6.93
362 - NUMBER OF DAYS THIS STATEMENT 28
362 - INTEREST EARNED THIS STATEMENT -364-361 .01
ANNUAL PERCENTAGE YIELD EARNED 365 1.90%

* Name, address and a * 10 CUSTOMER NO. PAGE
* portion of account * xxxx294200 5
* number were omitted * FROM 04/07/00 THRU 05/04/00
* for your security. *

SAV-20

ACCOUNT NO. xxxx8654
-ACCOUNT TRANSACTIONS DETAIL-
AMOUNT

BALANCE

DATE DESCRIPTION

TAKE CONTROL WITH A HOME EQUITY LOAN
FOR DEBT CONSOLIDATION,
CALL WILMA, JOHN, RON, JASON, TIM, OR TOMMY

← 366.

F16. 18D

TOC010" 030311Z60